



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BRIDGES et al.

Application No.: 09/724,075

Filing Date: 11/28/2000

For: DYNAMIC REALLOCATION  
HEDGE ACCOUNTING

)  
) Group Art Unit: 3628

)  
) Examiner: Clement B. Graham

) **AMENDMENT and RESPONSE** to  
) January 31, 2006 Non-Final Office Action

)  
) Attorney Docket No.: G08.155

) **PTO Customer Number 28062**  
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**CERTIFICATE OF MAILING UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on May 31, 2006.

Dated: May 31, 2006

By:

  
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed January 31, 2006, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.